

Attorney Docket No. 049212-0103

**REMARKS**

Further to Applicant's reply dated December 21, 2004 and Supplemental Amendment of March 23, 2005, Applicant respectfully requests reconsideration of the present application in view of the foregoing amendments and the reasons that follow.

A telephonic interview was held with the examiner on December 22, 2005, at which the status of the claims and their allowability were discussed. The examiner raised concerns regarding the need for a positive action recitation in the independent claim step "using the determination of said one or more transactions to cause funds to be deposited . . ." and indicated that a positive recitation beginning with the action step of "causing" would be favorably considered. Additionally, the examiner raised a question on the definiteness of the word "actually." Finally, the examiner indicated that there had been some discussion with supervisory examiners on whether or not a terminal disclaimer was needed in view of U.S. Patent No. 5,374,231, by Bent et al. The examiner indicated that a second supplemental amendment would be favorably considered. Based on this interview applicants have amended the independent claims to make the revision discussed in the interview. In some cases, the word "causing" was already present, so that only a rearrangement of the words was made. Additionally, the word "actually" has been deleted from the pending independent claims. Also, a terminal disclaimer relating to U.S. Patent No. 5,374,231 is hereby submitted.

A detailed listing of all claims that are, or were, in the application, irrespective of whether the claims remain under examination in the application, is presented, with an appropriate defined status identifier.

The pending claims are now believed to be in condition for allowance. Applicant respectfully solicits early notification of the same.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit

Attorney Docket No. 049212-0103

any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

By 

Date December 29, 2005

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